



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [SMBC AMERICAS HOLDINGS, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [23,506,663](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[NEW YORK, NY 10172](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	23,090,432	25,570,318	24,368,655	22,377,561	
Net income (\$000)	129,193	-254,220	-93,717	33,328	
Number of BHCs in peer group				125	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.27			0.19			0.32			0.08	3.01	1			
+ Non-interest income	5.72			-1.91			3.60			3.75	1.32	92			
– Overhead expense	3.37			2.90			3.94			3.69	2.69	86			
– Provision for credit losses	0.02			0.03			0.03			0	0.15	5			
+ Securities gains (losses)	0			0			0			0	0.01	35			
+ Other tax equivalent adjustments	-2.53			0			0.17			0.55	0	98			
= Pretax net operating income (tax equivalent)	0.06			-4.65			0.12			0.69	1.56	5			
Net operating income	2.24			-3.98			-0.38			0.15	1.19	4			
Net income	2.24			-3.98			-0.38			0.15	1.19	4			
Net income (Subchapter S adjusted)											1.17				
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.06			3.22			1.80			4.30	4.41	40			
Interest expense	0.76			2.97			1.42			4.19	1.08	99			
Net interest income (tax equivalent)	0.31			0.25			0.38			0.11	3.33	1			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01			0			0			0.01	0.21	11			
Earnings coverage of net loan and lease losses (X)	-804.15			-6,022.14			-94.43			38.25	24.40	77			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.74			0.71			0.73			0.66	0.83	34			
Allowance for loan and lease losses / Total loans and leases	0.74			0.71			0.73			0.66	0.81	36			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.03			0.16			0.04			0.02	0.57	2			
30–89 days past due loans and leases / Total loans and leases	0.18			0.03			0.04			0.03	0.43	3			
Liquidity and Funding															
Net noncore funding dependence	82.87			115.30			94.60			95.09	14.45	97			
Net short-term noncore funding dependence	24.91			11.48			12.85			-15.84	3.38	9			
Net loans and leases / Total assets	26.96			21.88			28.55			25.52	63.77	7			
Capitalization															
Tier 1 leverage ratio	20.65			16.86			20.51			20.37	9.76	99			
Holding company equity capital / Total assets	19.24			16.59			19.85			19.79	12.43	97			
Total equity capital (including minority interest) / Total assets	20.06			17.20			20.68			20.47	12.57	99			
Common equity tier 1 capital / Total risk-weighted assets	16.52			15.79			15.56			16.43	12.17	88			
Net loans and leases / Equity capital (X)	1.40			1.32			1.44			1.29	5.21	3			
Cash dividends / Net income	0.43									6.40	33.12	12			
Cash dividends / Net income (Subchapter S adjusted)											-12.02				
Growth Rates															
Assets	-7.88			11.76			-2.89				9.26				
Equity capital	6.85			-5.52			-2.63				10.49				
Net loans and leases	13.47			1.44			8.64				9.10				
Noncore funding	-19.58			35.75			-11.77				6.59				
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0	1.02	36			
Long-term debt / Equity capital	7.45			18.42			10.01			37.82	13.04	83			
Equity investment in subsidiaries / Equity capital	98.97			99.24			98.69			99.05	103.22	21			
Cash from ops + noncash items + op expense / Op expense + dividends	-95.67			-42.48			191.15			155.81	190.27	40			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	32,735	36,933	136,470	157,621		-11.37	
Income from lease financing receivables.....	13,904	14,517	53,996	56,842		-4.22	
Fully taxable income on loans and leases.....	46,639	51,450	190,466	214,463		-9.35	
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	46,639	51,450	190,466	214,463		-9.35	
Investment interest income (tax equivalent).....	-4,616	3,352	24,085	15,899			
Interest on balances due from depository institutions.....	394	7,448	9,372	52,914		-94.71	
Interest income on other earning assets.....	11,548	90,354	145,206	388,336		-87.22	
Total interest income (tax equivalent).....	53,965	152,604	369,129	671,612		-64.64	
Interest on time deposits of \$250K or more.....	80	1,007	2,209	6,109		-92.06	
Interest on time deposits < \$250K.....	138	660	1,452	3,482		-79.09	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	710	3,853	6,354	21,914		-81.57	
Interest on other borrowings and trading liabilities.....	34,243	131,195	267,491	605,121		-73.90	
Interest on subordinated debt and mandatory convertible securities.....	3,214	3,868	13,315	17,395		-16.91	
Total interest expense.....	38,385	140,583	290,821	654,021		-72.70	
Net interest income (tax equivalent).....	15,580	12,021	78,308	17,591		29.61	
Non-interest income.....	330,160	-122,009	877,207	839,568			
Adjusted operating income (tax equivalent).....	345,740	-109,988	955,515	857,159			
Overhead expense.....	194,792	185,276	959,962	826,505		5.14	
Provision for credit losses.....	912	2,012	8,501	-856			
Securities gains (losses).....	0	0	0	0			
Other tax equivalent adjustments.....	-146,225	0	41,286	122,591			
Pretax net operating income (tax equivalent).....	3,611	-297,097	28,604	154,427			
Applicable income taxes.....	16,562	-47,003	27,913	-19,713			
Tax equivalent adjustments.....	-151,483	0	58,163	122,591			
Applicable income taxes (tax equivalent).....	-134,921	-47,003	86,076	102,878			
Minority interest.....	9,339	4,126	36,245	18,221		126.35	
Net income before discontinued operations, net of minority interest.....	129,193	-254,220	-93,717	33,328			
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	129,193	-254,220	-93,717	33,328			
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	138,532	-250,094	-57,472	51,549			
Investment securities income (tax equivalent).....	-4,616	3,352	24,085	15,899			
US Treasury and agency securities (excluding mortgage-backed securities) ..	5	189	346	1,490		-97.35	
Mortgage-backed securities.....	202	518	1,347	2,729		-61.00	
All other securities.....	-4,823	2,645	22,392	11,680			
Cash dividends declared.....	553	551	2,443	2,133		0.36	
Common.....	553	551	2,443	2,133		0.36	
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.93			2.39			1.51			3	4	7			
Less: Interest expense	0.66			2.20			1.19			2.92	0.98	97			
Equals: Net interest income (tax equivalent)	0.27			0.19			0.32			0.08	3.01	1			
Plus: Non-interest income	5.72			-1.91			3.60			3.75	1.32	92			
Equals: adjusted operating income (tax equivalent)	5.99			-1.72			3.92			3.83	4.41	24			
Less: Overhead expense	3.37			2.90			3.94			3.69	2.69	86			
Less: Provision for credit losses	0.02			0.03			0.03			0	0.15	5			
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	49			
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0	0.01	35			
Plus: other tax equivalent adjustments	-2.53			0			0.17			0.55	0	98			
Equals: Pretax net operating income (tax equivalent)	0.06			-4.65			0.12			0.69	1.56	5			
Less: Applicable income taxes (tax equivalent)	-2.34			-0.74			0.35			0.46	0.36	80			
Less: Minority interest	0.16			0.06			0.15			0.08	0	96			
Equals: Net operating income	2.24			-3.98			-0.38			0.15	1.19	4			
Plus: Net extraordinary items	0			0			0			0	0	50			
Equals: Net income	2.24			-3.98			-0.38			0.15	1.19	4			
Memo: Net income (last four quarters)	1.22			-1.01			-0.38			0.15	1.19	4			
Net income—BHC and noncontrolling (minority) interest	2.40			-3.91			-0.24			0.23	1.20	5			
Margin Analysis															
Average earning assets / Average assets	88.07			74.04			84.25			69.77	91.05	1			
Average interest-bearing funds / Average assets	64.22			66.56			67.41			66.37	65.57	52			
Interest income (tax equivalent) / Average earning assets	1.06			3.22			1.80			4.30	4.41	40			
Interest expense / Average earning assets	0.76			2.97			1.42			4.19	1.08	99			
Net interest income (tax equivalent) / Average earning assets	0.31			0.25			0.38			0.11	3.33	1			
Yield or Cost															
Total loans and leases (tax equivalent)	2.98			3.62			3.24			3.88	5.09	5			
Interest-bearing bank balances	0.13			1.39			0.52			2.20	2.04	57			
Federal funds sold and reverse repos	0.43			3.96			1.89			6.20	2.44	96			
Trading assets	0.82			0.98			0.61			1.29	0.99	63			
Total earning assets	1.16			3.22			1.72			4.30	4.36	46			
Investment securities (tax equivalent)	-1.96			1.94			2.61			2.37	2.76	16			
US Treasury and agency securities (excluding mortgage-backed securities)				1.52			0.59			2.26	2.32	53			
Mortgage-backed securities	1.15			1.99			1.47			2.26	2.61	12			
All other securities	-2.64			1.65			3.01			2.65	4.06	10			
Interest-bearing deposits	0.19			1.18			0.49			1.75	1.10	88			
Time deposits of \$250K or more	0.23			1.55			0.90			2.20	1.96	66			
Time deposits < \$250K	0.48			1.63			1.14			1.98	1.82	57			
Other domestic deposits	0.16			0.97			0.37			1.57	0.93	88			
Foreign deposits											1.19				
Federal funds purchased and repos	0.25			3.70			1.61			6.32	1.86	94			
Other borrowed funds and trading liabilities	1.32			2.25			1.64			2.69	2.38	66			
All interest-bearing funds	1.04			3.30			1.77			4.40	1.49	96			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	330,160	-122,009	877,207	839,568	
Fiduciary activities income	45	106	319	367	
Service charges on deposit accounts - domestic	575	480	2,111	1,840	
Trading revenue	110,018	-54,601	107,628	131,087	
Investment banking fees and commissions	117,496	71,480	393,994	242,980	
Insurance activities revenue	14	36	115	140	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	1	3	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	4,652	-237,950	-3,502	26,091	
Other non-interest income	97,360	98,440	376,541	437,060	
Total overhead expenses	194,792	185,276	959,962	826,505	
Personnel expense	74,013	69,038	276,616	242,800	
Net occupancy expense	18,489	25,988	88,753	87,149	
Goodwill impairment losses	0	0	0	15,194	
Amortization expenses and impairment loss (other intangible assets)	1,151	1,110	4,353	12,009	
Other operating expenses	101,139	89,140	590,240	469,353	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	956	917	948	908	
Average personnel expense per employee	77.42	75.29	291.79	267.40	
Average assets per employee	24,153.17	27,884.75	25,705.33	24,644.89	

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Mutual fund fee income / Non-interest income	0						0			0	2.72	10			
Overhead expenses / Net Interest Income + non-interest income	55.50			-168.45			102.27			96.42	61.29	97			
Percent of Average Assets															
Total overhead expense	3.37			2.90			3.94			3.69	2.69	86			
Personnel expense	1.28			1.08			1.14			1.09	1.41	23			
Net occupancy expense	0.32			0.41			0.36			0.39	0.28	87			
Other operating expenses	1.77			1.41			2.44			2.22	0.97	94			
Overhead less non-interest income	-2.35			4.81			0.34			-0.06	1.32	5			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.34			-168.45			100.47			96.42	60.64	97			
Personnel expense	21.41			-62.77			28.95			28.33	32.39	23			
Net occupancy expense	5.35			-23.63			9.29			10.17	6.52	94			
Other operating expenses	29.59			-82.05			62.23			57.93	21.20	98			
Total non-interest income	95.49			110.93			91.80			97.95	29.23	98			
Fiduciary activities income	0.01						0.03			0.04	1.97	29			
Service charges on domestic deposit accounts	0.17						0.22			0.21	3.88	10			
Trading revenue	31.82						11.26			15.29	1.18	96			
Investment banking fees and commissions	33.98						41.23			28.35	3.54	93			
Insurance activities revenue	0						0.01			0.02	0.47	33			
Venture capital revenue	0						0			0	0.02	42			
Net servicing fees	0						0			0	0.28	29			
Net securitization income	0						0			0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	1.35						-0.37			3.04	1.86	74			
Other non-interest income	28.16						39.41			50.99	10.04	96			
Overhead less non-interest income	-39.15			-279.38			8.66			-1.52	31.06	5			
Applicable income taxes / Pretax net operating income (tax equivalent)	458.65						97.58			-12.77	20.56	0			
Applicable income tax + TE / Pretax net operating income + TE	-3,736.39						300.92			66.62	23.23	97			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	1,197,231	1,218,194	1,206,448	1,215,241		-1.72	
Commercial and industrial loans	3,092,409	2,544,033	3,006,440	2,653,607		21.56	
Loans to individuals	530	631	501	667		-16.01	
Loans to depository institutions and acceptances of other banks	188,128	96,424	201,935	98,268		95.10	
Agricultural loans	0	0	0	0			
Other loans and leases	1,905,745	1,765,285	1,926,553	1,865,630		7.96	
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	6,384,043	5,624,567	6,341,877	5,833,413		13.50	
Less: Allowance for loan and lease losses	47,221	40,181	46,107	38,234		17.52	
Net loans and leases	6,336,822	5,584,386	6,295,770	5,795,179		13.47	
Debt securities that reprice or mature in over 1 year	31,762	52,818	36,606	54,689		-39.87	
Mutual funds and equity securities	11,201	11,337	11,400	11,159		-1.20	
Subtotal	6,379,785	5,648,541	6,343,776	5,861,027		12.95	
Interest-bearing bank balances	1,135,874	1,848,552	1,272,083	2,445,328		-38.55	
Federal funds sold and reverse repos	5,982,463	7,278,080	4,036,120	5,381,037		-17.80	
Debt securities that reprice or mature within 1 year	770,072	743,007	1,015,853	570,363		3.64	
Trading assets	2,600,164	3,210,602	2,944,567	2,175,133		-19.01	
Total earning assets	16,868,358	18,728,782	15,612,399	16,432,888		-9.93	
Non-interest-bearing cash and due from depository institutions	655,237	581,487	682,969	340,192		12.68	
Premises, fixed assets, and leases	699,188	22,509	600,622	22,860		3006.26	
Other real estate owned	0	550	550	0		-100.00	
Investment in unconsolidated subsidiaries	20,076	18,684	14,560	21,679		7.45	
Intangible and other assets	5,263,804	6,166,597	5,142,132	5,891,495		-14.64	
Total assets	23,506,663	25,518,609	22,053,232	22,709,114		-7.88	
Quarterly average assets	23,090,432	25,570,318	22,567,598	22,490,365		-9.70	
Average loans and leases (YTD)	6,253,833	5,690,798	5,879,937	5,524,697		9.89	
Memoranda							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	6,384,043	5,624,567	6,341,877	5,833,413		13.50	
Real estate loans secured by 1-4 family	23,313	26,765	27,513	25,364		-12.90	
Commercial real estate loans	1,173,918	1,191,429	1,178,935	1,189,877		-1.47	
Construction and land development	270,432	211,566	261,464	232,834		27.82	
Multifamily	149,952	234,148	191,413	232,030		-35.96	
Nonfarm nonresidential	753,534	745,715	726,058	725,013		1.05	
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	813,035	807,162	1,063,859	636,211		0.73	
U.S. Treasury securities	0	49,995	39,997	44,751		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	71,163	104,626	78,539	109,524		-31.98	
Asset-backed securities	0	0	0	0			
Other debt securities	730,671	641,204	933,923	470,777		13.95	
Mutual funds and equity securities	11,201	11,337	11,400	11,159		-1.20	
Available-for-sale securities	801,834	795,825	1,052,459	625,052		0.76	
U.S. Treasury securities	0	49,995	39,997	44,751		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	71,163	104,626	78,539	109,524		-31.98	
Asset-backed securities	0	0	0	0			
Other debt securities	730,671	641,204	933,923	470,777		13.95	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	772	767	765	-756		0.65	
Structured notes, fair value	0	0	0	0			
Pledged securities	71,001	154,428	118,368	154,075		-54.02	

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Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	656,884	509,354	654,339	467,042		28.96	
NOW, ATS and transaction accounts	441,855	303,679	443,723	294,884		45.50	
Time deposits less brokered deposits < \$250K	-162,701	-286,757	-237,081	-161,319			
MMDA and other savings accounts	1,409,462	1,402,083	1,300,277	1,173,026		0.53	
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	2,345,500	1,928,359	2,161,258	1,773,633		21.63	
Time deposits of \$250K or more	98,199	259,273	184,432	259,062		-62.13	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	5,242,200	7,007,756	3,519,730	4,740,050		-25.19	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,848,159	2,852,892	3,096,384	2,102,473		34.89	
Other borrowings w/remaining maturity over 1 year	3,696,291	5,861,225	5,185,175	6,497,654		-36.94	
Brokered deposits < \$250K	290,681	401,786	340,050	370,825		-27.65	
Noncore funding	13,175,530	16,382,932	12,325,771	13,970,064		-19.58	
Trading liabilities	1,391,898	1,203,497	1,474,381	979,869		15.65	
Subordinated notes and debentures + trust preferred securities	479,759	479,255	479,633	479,129		0.11	
Other liabilities	1,397,598	1,134,451	1,051,867	858,871		23.20	
Total liabilities	18,790,285	21,128,494	17,492,910	18,061,566		-11.07	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	2	2	2	2		0.00	
Common surplus	4,182,672	4,182,672	4,182,672	4,182,672		0.00	
Retained earnings	384,583	108,905	252,334	350,141		253.14	
Accumulated other comprehensive income	-44,043	-58,170	-58,447	-38,132			
Other equity capital components	0	0	0	0			
Total holding company equity capital	4,523,214	4,233,409	4,376,561	4,494,683		6.85	
Noncontrolling (minority) interest in subsidiaries	193,164	156,706	183,761	152,865		23.27	
Total equity capital, including minority interest	4,716,378	4,390,115	4,560,322	4,647,548		7.43	
Total liabilities and capital	23,506,663	25,518,609	22,053,232	22,709,114		-7.88	
Memoranda							
Non-interest-bearing deposits	656,884	509,354	654,339	467,042		28.96	
Interest-bearing deposits	2,077,496	2,080,064	2,031,401	1,936,478		-0.12	
Total deposits	2,734,380	2,589,418	2,685,740	2,403,520		5.60	
Long-term debt that reprices within 1 year	1,904,281	2,672,442	3,204,408	2,700,933		-28.74	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,376,562	4,494,683	4,494,683	4,115,350			
Accounting restatements	1,342	0	0	0			
Net income	129,193	-254,220	-93,717	33,328			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	359,346			
Less: Dividends declared	553	551	2,443	2,133			
Change in other comprehensive income	14,403	-20,038	-20,315	-9,319			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	2,267	13,535	-1,647	-1,889			
Holding company equity capital, ending balance	4,523,214	4,233,409	4,376,561	4,494,683			

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Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	5.09			4.77			5.47			5.35	37.78	9			
Commercial and industrial loans	13.16			9.97			13.63			11.69	12.02	53			
Loans to individuals	0			0			0			0	4.20	1			
Loans to depository institutions and acceptances of other banks	0.80			0.38			0.92			0.43	0.04	91			
Agricultural loans	0			0			0			0	0.24	11			
Other loans and leases	8.11			6.92			8.74			8.22	5.01	77			
Net loans and leases	26.96			21.88			28.55			25.52	63.77	7			
Debt securities over 1 year	0.14			0.21			0.17			0.24	14.60	4			
Mutual funds and equity securities	0.05			0.04			0.05			0.05	0.06	60			
Subtotal	27.14			22.13			28.77			25.81	79.65	3			
Interest-bearing bank balances	4.83			7.24			5.77			10.77	3.06	94			
Federal funds sold and reverse repos	25.45			28.52			18.30			23.70	1.57	96			
Debt securities 1 year or less	3.28			2.91			4.61			2.51	1.91	69			
Trading assets	11.06			12.58			13.35			9.58	1.19	91			
Total earning assets	71.76			73.39			70.79			72.36	89.53	1			
Non-interest cash and due from depository institutions	2.79			2.28			3.10			1.50	1.14	78			
Other real estate owned	0			0			0			0	0.03	4			
All other assets	25.45			24.33			26.11			26.14	9.27	98			
Memoranda															
Short-term investments	33.56			38.68			28.68			36.98	7.63	95			
U.S. Treasury securities	0			0.20			0.18			0.20	1.03	50			
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.54	13			
Municipal securities	0			0			0			0	1.34	7			
Mortgage-backed securities	0.30			0.41			0.36			0.48	11.44	6			
Asset-backed securities	0			0			0			0	0.28	25			
Other debt securities	3.11			2.51			4.23			2.07	0.39	92			
Loans held-for-sale	0			0			0			0	0.39	7			
Loans held for investment	27.16			22.04			28.76			25.69	63.50	7			
Real estate loans secured by 1-4 family	0.10			0.10			0.12			0.11	13.29	5			
Revolving	0.04			0.04			0.09			0.05	2.07	15			
Closed-end, secured by first liens	0.03			0.02			0.01			0.02	10.69	4			
Closed-end, secured by junior liens	0.02			0.04			0.02			0.04	0.28	25			
Commercial real estate loans	4.99			4.67			5.35			5.24	22.23	17			
Construction and land development	1.15			0.83			1.19			1.03	3.44	25			
Multifamily	0.64			0.92			0.87			1.02	3.01	26			
Nonfarm nonresidential	3.21			2.92			3.29			3.19	14.69	17			
Real estate loans secured by farmland	0			0			0			0	0.36	9			

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Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.75			21.66			19.02			20.83	57.46	9			
Real estate loans secured by 1-4 family	0.37			0.48			0.43			0.43	20.75	5			
Revolving	0.16			0.20			0.31			0.18	3.15	18			
Closed-end	0.20			0.28			0.13			0.25	17.39	5			
Commercial real estate loans	18.39			21.18			18.59			20.40	33.52	26			
Construction and land development	4.24			3.76			4.12			3.99	5.09	47			
1-4 family	0.45			0			0			0	0.94	7			
Other	3.79			3.76			4.12			3.99	4.02	56			
Multifamily	2.35			4.16			3.02			3.98	4.69	50			
Nonfarm nonresidential	11.80			13.26			11.45			12.43	22.15	27			
Owner-occupied	4.06			4.90			3.85			4.76	7.72	34			
Other	7.75			8.35			7.60			7.67	14.34	26			
Real estate loans secured by farmland	0			0			0			0	0.55	9			
Loans to depository institutions and acceptances of other banks	2.95			1.71			3.18			1.68	0.11	92			
Commercial and industrial loans	48.44			45.23			47.41			45.49	19.53	97			
Loans to individuals	0.01			0.01			0.01			0.01	7.13	2			
Credit card loans	0			0			0			0	0.81	21			
Agricultural loans	0			0			0			0	0.37	11			
Other loans and leases	29.85			31.39			30.38			31.98	9.85	91			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	25.08			28			26.03			26.31	391.26	4			
Real estate loans secured by 1-4 family	0.49			0.62			0.59			0.55	138.18	4			
Revolving	0.22			0.26			0.42			0.23	21.26	10			
Closed-end	0.27			0.36			0.18			0.32	115.20	3			
Commercial real estate loans	24.59			27.38			25.43			25.76	229.44	12			
Construction and land development	5.66			4.86			5.64			5.04	34.95	17			
1-4 family	0.60			0			0			0	6.61	6			
Other	5.06			4.86			5.64			5.04	27.32	19			
Multifamily	3.14			5.38			4.13			5.02	31.04	13			
Nonfarm nonresidential	15.78			17.14			15.66			15.70	152.10	11			
Owner-occupied	5.43			6.34			5.27			6.01	53.07	15			
Other	10.36			10.80			10.40			9.69	97.41	10			
Real estate loans secured by farmland	0			0			0			0	3.60	8			
Loans to depository institutions and acceptances of other banks	3.94			2.22			4.36			2.13	0.44	86			
Commercial and industrial loans	64.77			58.47			64.86			57.46	122.02	19			
Loans to individuals	0.01			0.01			0.01			0.01	43.51	0			
Credit card loans	0			0			0			0	4.34	21			
Agricultural loans	0			0			0			0	2.18	11			
Other loans and leases	39.92			40.57			41.56			40.40	52.44	52			
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.46			20.86			22.35			16.33	26.45	27			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	31.37			26.97			30.58			20.63	178.57	9			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	36.80			33.31			35.84			26.63	236.10	12			

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Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	33.56			38.68			28.68			36.98	7.63	95			
Liquid assets	44.43			51.23			41.06			46.22	22.44	88			
Investment securities	3.46			3.16			4.82			2.80	16.99	6			
Net loans and leases	26.96			21.88			28.55			25.52	63.77	7			
Net loans, leases and standby letters of credit	27.86			22.63			29.51			26.43	64.84	7			
Core deposits	9.98			7.56			9.80			7.81	63.09	3			
Noncore funding	56.05			64.20			55.89			61.52	19.36	97			
Time deposits of \$250K or more	0.42			1.02			0.84			1.14	2.94	20			
Foreign deposits	0			0			0			0	0.43	38			
Federal funds purchased and repos	22.30			27.46			15.96			20.87	1.94	96			
Secured federal funds purchased	0			0			0			0	0	49			
Net federal funds purchased (sold)	-3.15			-1.06			-2.34			-2.82	0.48	10			
Commercial paper	0			0			0			0	0.02	45			
Other borrowings w/remaining maturity of 1 year or less	16.37			11.18			14.04			9.26	3.01	93			
Earning assets that reprice within 1 year	48.90			52.98			45.50			46.91	39.29	76			
Interest-bearing liabilities that reprice within 1 year	8.80			8.09			9.14			7.28	10.19	32			
Long-term debt that reprices within 1 year	8.10			10.47			14.53			11.89	0.96	96			
Net assets that reprice within 1 year	32			34.41			21.83			27.74	26.63	52			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	82.87			115.30			94.60			95.09	14.45	97			
Net short-term noncore funding dependence	24.91			11.48			12.85			-15.84	3.38	9			
Short-term investment / Short-term noncore funding	83.23			93.84			88.58			112.43	77.77	73			
Liquid assets - short-term noncore funding / Nonliquid assets	7.41			20.53			14.73			24.79	16.97	74			
Net loans and leases / Total deposits	231.75			215.66			234.41			241.11	90.31	98			
Net loans and leases / Core deposits	270.17			289.59			291.30			326.74	103.93	98			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital											0.72				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.02			0.02			0.02			-0.02	1.36	9			
Structured notes appreciation (depreciation) / Tier 1 capital											0				
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0	12.67	14			
Available-for-sale securities	98.62			98.60			98.93			98.25	85.40	67			
U.S. Treasury securities	0			6.19			3.76			7.03	6.15	70			
US agency securities (excluding mortgage-backed securities)	0			0			0			0	3.49	13			
Municipal securities	0			0			0			0	7.75	7			
Mortgage-backed securities	8.75			12.96			7.38			17.21	67.43	7			
Asset-backed securities	0			0			0			0	1.66	24			
Other debt securities	89.87			79.44			87.79			74	2.94	98			
Mutual funds and equity securities	1.38			1.40			1.07			1.75	0.40	91			
Debt securities 1 year or less	94.72			92.05			95.49			89.65	11.86	97			
Debt securities 1 to 5 years	0			0			0			0	17.94	1			
Debt securities over 5 years	3.91			6.54			3.44			8.60	66.02	4			
Pledged securities	8.73			19.13			11.13			24.22	30.57	45			
Structured notes, fair value	0			0			0			0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-20.07			55.16			-24.68			26.69					
Investment securities	0.73			30.46			67.22			11.75					
Core deposits	21.63			13.54			21.85			11.23					
Noncore funding	-19.58			35.75			-11.77			6.59					

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,840,956	5,160,299	
Commit: Secured commercial real estate loans	129,791	198,599	136,144	230,694	
Commit: Unsecured real estate loans	244,272	468,049	287,317	32,082	
Credit card lines (reported semiannually, June/Dec)			0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	211,172	191,488	211,141	206,438	
Commercial and similar letters of credit	1,332	91	1,153	55	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	406,970	600,000	0	309,237	
Credit derivatives - notional amount (holding company as beneficiary)	1,952,415	1,498,275	751,289	1,000,000	
Credit derivative contracts w/ purchased credit protection-investment grade	2,359,385	1,773,275	751,289	1,309,237	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	1,170,452,264	1,302,717,371	1,169,721,528	994,386,030	
Written options contracts (interest rate)	645,810,359	594,772,268	596,194,620	579,355,885	
Purchased options contracts (interest rate)	1,792,351,144	1,624,575,709	1,630,740,998	1,589,501,909	
Interest rate swaps	1,586,498,270	1,328,717,317	1,316,065,468	1,388,648,551	
Futures and forward foreign exchange	39,147,348	38,852,888	37,954,874	36,392,073	
Written options contracts (foreign exchange)	2,391,215	1,788,060	4,179,545	388,682	
Purchased options contracts (foreign exchange)	2,805,449	1,879,350	4,097,048	761,908	
Foreign exchange rate swaps	174,156,906	136,522,755	175,948,089	137,142,954	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)							12.88			22.72	23.52	56			
Standby letters of credit	0.90			0.75			0.96			0.91	0.84	65			
Commercial and similar letters of credit	0.01			0			0.01			0	0.02	38			
Securities lent	0			0			0			0	0.40	39			
Credit derivatives - notional amount (holding company as guarantor)	1.73			2.35			0			1.36	0.42	89			
Credit derivatives - notional amount (holding company as beneficiary)	8.31			5.87			3.41			4.40	0.52	92			
Credit derivative contracts w/ purchased credit protection-investment grade	10.04			6.95			3.41			5.77	0.30	93			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0	0.45	34			
Derivative contracts	23,030.12			19,710.42			22,377.23			20,813.57	68.47	99			
Interest rate contracts	22,100.59			19,008.81			21,369.76			20,044.34	47.31	99			
Interest rate futures and forward contracts	4,979.24			5,104.97			5,304.08			4,378.80	10.67	99			
Written options contracts (interest rate)	2,747.35			2,330.74			2,703.43			2,551.20	2.47	99			
Purchased options contracts (interest rate)	7,624.86			6,366.24			7,394.57			6,999.40	2.65	99			
Interest rate swaps	6,749.14			5,206.86			5,967.68			6,114.94	28.86	99			
Foreign exchange contracts	929.53			701.62			1,007.47			769.23	10.12	98			
Futures and forward foreign exchange contracts	166.54			152.25			172.11			160.25	5.23	94			
Written options contracts (foreign exchange)	10.17			7.01			18.95			1.71	0.05	94			
Purchased options contracts (foreign exchange)	11.93			7.36			18.58			3.36	0.08	94			
Foreign exchange rate swaps	740.88			534.99			797.83			603.91	2.03	99			
Equity, commodity, and other derivative contracts	0			0			0			0	3.32	31			
Commodity and other futures and forward contracts	0			0			0			0	0.19	40			
Written options contracts (commodity and other)	0			0			0			0	0.98	35			
Purchased options contracts (commodity and other)	0			0			0			0	0.94	34			
Commodity and other swaps	0			0			0			0	0.38	35			

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							48.32			93.40	45.53	85			
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Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	5,413,612,955	5,029,825,718	4,934,902,170	4,726,577,992	
Interest rate contracts	5,195,112,037	4,850,782,665	4,712,722,614	4,551,892,375	
Foreign exchange contracts	218,500,918	179,043,053	222,179,556	174,685,617	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	1,209,599,612	1,341,570,259	1,207,676,402	1,030,778,103	
Written options	648,201,574	596,560,328	600,374,165	579,744,567	
Exchange-traded	9,000,000	9,350,000	7,000,000	19,115,410	
Over-the-counter	639,201,574	587,210,328	593,374,165	560,629,157	
Purchased options	1,795,156,593	1,626,455,059	1,634,838,046	1,590,263,817	
Exchange-traded	1,585,236,300	1,404,205,839	1,427,494,338	1,373,519,092	
Over-the-counter	209,920,293	222,249,220	207,343,708	216,744,725	
Swaps	1,760,655,176	1,465,240,072	1,492,013,557	1,525,791,505	
Held for trading	5,413,346,086	5,029,566,203	4,934,636,076	4,726,299,429	
Interest rate contracts	5,194,845,310	4,850,523,150	4,712,456,520	4,551,613,812	
Foreign exchange contracts	218,500,776	179,043,053	222,179,556	174,685,617	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	266,869	259,515	266,094	278,563	
Interest rate contracts	266,727	259,515	266,094	278,563	
Foreign exchange contracts	142	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	4,767,770,624	4,435,038,665	4,335,279,293	4,148,142,662	
One year or less	2,669,119,956	2,562,321,023	2,573,926,146	2,374,666,900	
Over 1 year to 5 years	1,622,403,580	1,513,449,997	1,330,008,700	1,428,833,411	
Over 5 years	476,247,088	359,267,645	431,344,447	344,642,351	
Gross negative fair value (absolute value)	11,978,061	16,328,592	14,862,813	10,194,493	
Gross positive fair value	14,537,653	18,149,088	16,939,854	11,827,969	
Held for trading	14,536,458	18,144,472	16,937,642	11,826,216	
Non-traded	1,195	4,616	2,212	1,753	
Current credit exposure on risk-based capital derivative contracts	5,866,458	5,766,114	6,354,323	5,127,957	
Credit losses on derivative contracts	269	314	658	107	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	95.96			96.44			95.50			96.30	93.44	36			
Foreign exchange contracts	4.04			3.56			4.50			3.70	3.20	72			
Equity, commodity, and other contracts	0			0			0			0	1.64	31			
Futures and forwards	22.34			26.67			24.47			21.81	13.49	74			
Written options	11.97			11.86			12.17			12.27	5.91	79			
Exchange-traded	0.17			0.19			0.14			0.40	0.15	87			
Over-the-counter	11.81			11.67			12.02			11.86	5.10	83			
Purchased options	33.16			32.34			33.13			33.65	4.42	94			
Exchange-traded	29.28			27.92			28.93			29.06	0.28	99			
Over-the-counter	3.88			4.42			4.20			4.59	3.35	70			
Swaps	32.52			29.13			30.23			32.28	69.75	13			
Held for trading	100			99.99			99.99			99.99	44.16	95			
Interest rate contracts	95.96			96.44			95.49			96.30	37.24	94			
Foreign exchange contracts	4.04			3.56			4.50			3.70	1.60	81			
Equity, commodity, and other contracts	0			0			0			0	0.83	36			
Non-traded	0			0.01			0.01			0.01	55.84	4			
Interest rate contracts	0			0.01			0.01			0.01	52.22	4			
Foreign exchange contracts	0			0			0			0	0.34	33			
Equity, commodity, and other contracts	0			0			0			0	0.13	38			
Derivative contracts (excluding futures and forex 14 days or less)	88.07			88.17			87.85			87.76	93.86	23			
One year or less	49.30			50.94			52.16			50.24	32.17	69			
Over 1 year to 5 years	29.97			30.09			26.95			30.23	30.45	54			
Over 5 years	8.80			7.14			8.74			7.29	28.09	23			
Gross negative fair value (absolute value)	0.22			0.32			0.30			0.22	0.83	21			
Gross positive fair value	0.27			0.36			0.34			0.25	1.19	9			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.53			3.79			3.24			2.23	0.06	96			
Gross positive fair value (X)	3.08			4.21			3.69			2.58	0.07	97			
Held for trading (X)	3.08			4.21			3.69			2.58	0.06	97			
Non-traded (X)	0			0			0			0	0.01	25			
Current credit exposure (X)	1.24			1.34			1.38			1.12	0.05	96			
Credit losses on derivative contracts	0.01			0.01			0.01			0	0	95			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0	0	47			
90+ days past due	0			0			0			0	0	48			
Other Ratios															
Current credit exposure / Risk-weighted assets	21.38			21.47			22.44			18.67	0.73	96			

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	46,107	38,234	38,234	44,527	
Gross losses	0	119	498	1,113	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	194	70	275	303	
Net losses	-194	49	223	810	
Provision for loan and lease losses	912	2,012	8,501	-856	
Adjustments	8	-16	-405	-4,627	
Ending balance	47,221	40,181	46,107	38,234	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.02		0.03			0.03			0	0.15	5			
Provision for loan and lease losses / Average loans and leases	0.06		0.14			0.14			-0.02	0.24	6			
Provision for loan and lease losses / Net loan and lease losses	-470.10		4,106.12			3,812.11			-105.68	130.58	1			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.74		0.71			0.73			0.66	0.83	34			
Allowance for loan and lease losses / Total loans and leases	0.74		0.71			0.73			0.66	0.81	36			
Allowance for loan and lease losses / Net loans and leases losses (X)			205.01			206.76			47.20	8.03	95			
Allowance for loan and lease losses / Nonaccrual assets	364.58		245.07			350.68			559.80	218.72	88			
ALLL / 90+ days past due + nonaccrual loans and leases	2,362.23		470.06			1,845.76			3,793.06	151.73	99			
Gross loan and lease losses / Average loans and leases	0		0.01			0.01			0.02	0.28	5			
Recoveries / Average loans and leases	0.01		0			0			0.01	0.08	7			
Net losses / Average loans and leases	-0.01		0			0			0.01	0.21	11			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0		0			0			0	0	40			
Recoveries / Prior year-end losses	38.96		6.29			24.71			36.22					
Earnings coverage of net loan and lease losses (X)	-804.15		-6,022.14			-94.43			38.25	24.40	77			
Net Loan and Lease Losses By Type														
Real estate loans	-0.03		-0.02			-0.01			-0.01	0.01	28			
Real estate loans secured by 1-4 family	0		0			0			0	0.01	42			
Revolving	0		0			0			0	0.02	43			
Closed-end	0		0			0			0	0	45			
Commercial real estate loans	-0.03		-0.02			-0.01			-0.01	0.01	23			
Construction and land development	-0.13		-0.12			-0.06			-0.03	-0.01	23			
1-4 family	0		0			0			0	0	55			
Other	-0.13		-0.12			-0.06			-0.03	-0.01	21			
Multifamily	0		0			0			0	0	56			
Nonfarm nonresidential	0		0			0			0	0.02	38			
Owner-occupied	0		0			0			0	0.01	45			
Other	0		0			0			0	0.01	40			
Real estate loans secured by farmland										0.01				
Commercial and industrial loans	-0.01		0.02			0.01			0.03	0.37	12			
Loans to individuals										1.17				
Credit card loans										3.11				
Agricultural loans										0.08				
Loans to foreign governments and institutions	0		0			0			0	0	50			
Other loans and leases	0		0			0			0	0.15	22			

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	11,492	1,768	2,296	1,612	
90+ days past due loans and leases	63	0	505	0	
Nonaccrual loans and leases	1,936	8,548	1,993	1,008	
Total past due and nonaccrual loans and leases	13,491	10,316	4,794	2,620	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	1,627	7,706	1,706	0	
Total restructured loans and leases	1,627	7,706	1,706	0	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	9,094	4,492	11,682	4,634	
Other real estate owned	0	550	550	0	
Other Assets					
30–89 days past due	6,892	8,422	3,288	1,930	
90+ days past due	2,960	8,070	1,192	8,383	
Nonaccrual	11,016	7,848	11,155	5,822	
Total other assets past due and nonaccrual	20,868	24,340	15,635	16,135	

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.18			0.03			0.04			0.03	0.43	3			
90+ days past due loans and leases	0			0			0.01			0	0.15	8			
Nonaccrual loans and leases	0.03			0.15			0.03			0.02	0.51	2			
90+ days past due and nonaccrual loans and leases	0.03			0.15			0.04			0.02	0.71	2			
30–89 days past due restructured	0			0			0			0	0.01	13			
90+ days past due restructured	0			0			0			0	0.01	29			
Nonaccrual restructured	0.03			0.14			0.03			0	0.14	4			
30–89 days past due loans held for sale	0			0			0			0	0	38			
90+ days past due loans held for sale	0			0			0			0	0	42			
Nonaccrual loans held for sale	0			0			0			0	0	40			

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.29			0.18			0.09			0.06	0.43	4			
90+ days past due assets	0.05			0.14			0.03			0.14	0.15	68			
Nonaccrual assets	0.20			0.29			0.21			0.12	0.53	7			
30+ days past due and nonaccrual assets	0.54			0.61			0.32			0.32	1.19	4			

Percent of Total Assets

90+ days past due and nonaccrual assets	0.07			0.10			0.07			0.07	0.44	6			
90+ days past due and nonaccrual assets + other real estate owned	0.07			0.10			0.07			0.07	0.48	4			

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.05			0.05			0.06			0.02	0.53	2			
Allowance for loan and lease losses	23.36			33.82			30.85			14.76	115.41	2			
Equity capital + allowance for loan and lease losses	0.24			0.32			0.32			0.12	4.28	1			
Tier 1 capital + allowance for loan and lease losses	0.23			0.31			0.31			0.12	5.65	1			
Loans and leases + other real estate owned	0.17			0.24			0.22			0.10	0.85	2			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.34			0.06			0.12			0.02	0.38	5			
	90+ days past due	0			0			0			0	0.16	13			
	Nonaccrual	0.01			0.01			0.01			0.01	0.46	4			
Commercial and industrial	30–89 days past due	0.24			0.04			0.03			0.05	0.31	15			
	90+ days past due	0			0			0.02			0	0.05	14			
	Nonaccrual	0.06			0.33			0.06			0.03	0.83	9			
Individuals	30–89 days past due	0			0			0			0	0.83	5			
	90+ days past due	0			0			0			0	0.17	16			
	Nonaccrual	0			0			0			0	0.17	11			
Depository institution loans	30–89 days past due	0			0			0			0	0	47			
	90+ days past due	0			0			0			0	0	49			
	Nonaccrual	0			0			0			0	0	48			
Agricultural	30–89 days past due											0.24				
	90+ days past due											0				
	Nonaccrual											0.67				
Foreign governments	30–89 days past due	0			0			0			0	0.07	47			
	90+ days past due	0			0			0			0	0	50			
	Nonaccrual	0			0			0			0	0.03	44			
Other loans and leases	30–89 days past due	0			0			0			0	0.20	14			
	90+ days past due	0			0			0			0	0.01	30			
	Nonaccrual	0			0			0			0	0.13	15			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	1.78			2.79			1.53			0	0.67	1			
	90+ days past due	0			0			0			0	0.31	14			
	Nonaccrual	0.52			0.40			0.47			0.45	0.73	35			
Revolving	30–89 days past due	0			6.64			2.17			0	0.45	5			
	90+ days past due	0			0			0			0	0.05	24			
	Nonaccrual	0.94			0.95			0.52			1.07	1	70			
Closed-end	30–89 days past due	3.22			0			0			0	0.70	1			
	90+ days past due	0			0			0			0	0.35	16			
	Nonaccrual	0.19			0			0.34			0	0.70	1			
Junior lien	30–89 days past due	3.22			0			0			0	0.02	9			
	90+ days past due	0			0			0			0	0	29			
	Nonaccrual	0.19			0			0.34			0	0.04	8			
Commercial real estate	30–89 days past due	0.31			0			0.08			0.02	0.18	17			
	90+ days past due	0			0			0			0	0.03	19			
	Nonaccrual	0			0			0			0	0.23	5			
Construction and development	30–89 days past due	0			0			0			0	0.28	12			
	90+ days past due	0			0			0			0	0.02	33			
	Nonaccrual	0			0			0			0	0.20	12			
1–4 family	30–89 days past due	0			0			0			0	0.06	25			
	90+ days past due	0			0			0			0	0	41			
	Nonaccrual	0			0			0			0	0.02	30			
Other	30–89 days past due	0			0			0			0	0.20	15			
	90+ days past due	0			0			0			0	0.01	35			
	Nonaccrual	0			0			0			0	0.17	14			
Multifamily	30–89 days past due	0			0			0			0	0.08	19			
	90+ days past due	0			0			0			0	0	41			
	Nonaccrual	0			0			0			0	0.05	21			
Nonfarm non-residential	30–89 days past due	0.48			0			0.13			0.04	0.14	23			
	90+ days past due	0			0			0			0	0.03	22			
	Nonaccrual	0			0			0			0	0.28	5			
Owner Occupied	30–89 days past due	0			0			0			0.04	0.07	42			
	90+ days past due	0			0			0			0	0.01	26			
	Nonaccrual	0			0			0			0	0.16	7			
Other	30–89 days past due	0.48			0			0.13			0	0.07	9			
	90+ days past due	0			0			0			0	0.01	30			
	Nonaccrual	0			0			0			0	0.10	9			
Farmland	30–89 days past due										0.23					
	90+ days past due										0.01					
	Nonaccrual										0.84					
Credit card	30–89 days past due										1.19					
	90+ days past due										0.78					
	Nonaccrual										0.11					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	4,182,674	4,182,674	4,182,674	4,182,674	
Retained earnings	384,583	108,905	252,334	350,141	
Accumulated other comprehensive income (AOCI)	-44,043	-58,170	-58,447	-38,132	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	4,523,214	4,233,409	4,376,561	4,494,683	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	11,034	6,453	11,134	5,868	
Accumulated other comprehensive income-related adjustments	-38,229	-45,625	-54,551	-34,534	
Other deductions from common equity tier 1 capital	16,354	30,733	14,528	11,871	
Subtotal:	4,534,055	4,241,848	4,405,450	4,511,478	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	4,534,055	4,241,848	4,405,450	4,511,478	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	193,164	69,334	183,761	68,703	
Additional tier 1 capital before deductions	193,164	69,334	183,761	68,703	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	193,164	69,334	183,761	68,703	
Tier 1 Capital	4,727,219	4,311,182	4,589,211	4,580,181	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	8,939	0	8,972	
Allowance for loan and lease losses in tier 2 capital	49,351	42,226	48,300	40,414	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	49,351	51,165	48,300	49,386	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	49,351	51,165	48,300	49,386	
Exited advanced approach tier 2 capital					
Total capital	4,776,570	4,362,347	4,637,511	4,629,567	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	23,090,432	25,570,318	22,567,598	22,490,365	
Less: Deductions from common equity tier 1 capital	11,034	6,453	11,134	5,868	
Less: Other deductions	182,534	0	183,009	0	
Total assets for leverage ratio	22,896,864	25,563,865	22,373,455	22,484,497	
Total risk-weighted assets	27,441,016	26,857,016	28,311,775	27,467,031	
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	16.52			15.79			15.56			16.43	12.11	89			
Common equity tier 1 capital, column B	0			0			0			0	0.29	46			
Tier 1 capital, column A	17.23			16.05			16.21			16.68	12.78	87			
Tier 1 capital, column B	0			0			0			0	0.34	46			
Total capital, column A	17.41			16.24			16.38			16.86	14.36	83			
Total capital, column B	0			0			0			0	0.38	46			
Tier 1 leverage	20.65			16.86			20.51			20.37	9.76	99			
Supplementary leverage ratio, advanced approaches HCs										7.41					

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0			
Total property and casualty assets.....	0	0	0	0			
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0			
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0			
Total insurance underwriting equity.....	0	0	0	0			
Total property and casualty equity.....	0	0	0	0			
Total life and health equity.....	0	0	0	0			
Total insurance underwriting net income.....	0	0	0	0			
Total property and casualty.....	0	0	0	0			
Total life and health.....	0	0	0	0			
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0			
Unearned premiums (P/C).....	0	0	0	0			
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0			
Separate account liabilities (L/H).....	0	0	0	0			
Insurance activities revenue.....	14	36	115	140		-61.11	
Other insurance activities income.....	14	36	115	140		-61.11	
Insurance and reinsurance underwriting income.....	0	0	0	0			
Premiums.....	0	0	0	0			
Credit related insurance underwriting.....	0	0	0	0			
Other insurance underwriting.....	0	0	0	0			
Insurance benefits, losses, expenses.....	0	0	0	0			
Net assets of insurance underwriting subsidiaries.....	0	0	0	0			
Life insurance assets.....	10.838	8.600	10.651	9.424		26.02	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..											51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..											48.53				
Separate account assets (L/H) / Total life assets											7.26				
Insurance activities revenue / Adjusted operating income	0			-0.03			0.01			0.02	0.47	33			
Premium income / Insurance activities revenue	0			0			0			0	7.32	37			
Credit related premium income / Total premium income											34.91				
Other premium income / Total premium income											65.09				
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.08	39			
Insurance net income (P/C) / Equity (P/C)											19.86				
Insurance net income (L/H) / Equity (L/H)											5.13				
Insurance benefits, losses, expenses / Insurance premiums											233.61				
Reinsurance recovery (P/C) / Total assets (P/C)											0.15				
Reinsurance recovery (L/H) / Total assets (L/H)											0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.23			0.20			0.23			0.20	11.51	9			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	6,982,008			735,692			4,663,505			551,828					
Net assets of broker-dealer subsidiaries / Consolidated assets	29.70			2.88			21.15			2.43	1.39	86			

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Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	3,177,908	2,743,568	3,165,758	3,001,438	
Real estate loans	79,472	152,041	79,934	149,549	
Commercial and industrial loans	1,635,952	1,348,724	1,601,989	1,481,131	
Loans to depository institutions and other banks acceptances	188,128	96,424	201,935	98,268	
Loans to foreign governments and institutions	44,067	5,594	27,495	3,653	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	1,230,289	1,140,785	1,254,405	1,268,837	
Debt securities	92,072	0	191,977	0	
Interest-bearing bank balances	63,754	187,997	101,734	78,308	
Total selected foreign assets	3,333,734	2,931,565	3,459,469	3,079,746	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

Analysis Ratios

Yield: Foreign loans	2.39			2.52			2.53			2.58	1.25	72			
Cost: Interest-bearing deposits											1.19				

Net Losses as a Percent of Foreign Loans by Type

Real estate loans											27.03				
Commercial and industrial loans											0.29				
Foreign governments and institutions	0			0			0			0	0	50			

Growth Rates

Net loans and leases	15.83			6.26			5.47				22.48				
Total selected assets	13.72			9.15			12.33				12.40				
Deposits											10.36				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	91	2,055	11,456	28,958		-95.57	
Dividends	0	0	9,000	7,300			
Interest	91	2,055	2,456	21,658		-95.57	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	38,140	50,820			
Dividends	0	0	38,140	50,820			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	91	2,055	49,596	79,778		-95.57	
Securities gains (losses)	0	0	0	0			
Other operating income	319	0	110	0			
Total operating income	410	2,055	49,706	79,778		-80.05	
Operating Expenses							
Personnel expenses	695	605	2,438	2,730		14.88	
Interest expense	516	6,742	10,145	43,287		-92.35	
Other expenses	7,771	5,112	24,066	16,648		52.01	
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	8,982	12,459	36,649	62,665		-27.91	
Income (loss) before taxes	-8,572	-10,404	13,057	17,113			
Applicable income taxes (credit)	2,092	-2,467	-10,067	-14,201			
Extraordinary items							
Income before undistributed income of subsidiaries	-10,664	-7,937	23,124	31,314			
Equity in undistributed income of subsidiaries	139,856	-246,283	-116,841	62,052			
Bank subsidiaries	13,228	6,495	5,058	30,062		103.66	
Nonbank subsidiaries	126,628	-252,778	-121,899	31,990			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	129,192	-254,220	-93,717	93,366			
Memoranda							
Bank net income	13,228	6,495	14,058	37,362		103.66	
Nonbank net income	126,628	-252,778	-83,759	82,810			
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands									1-Year	5-Year
Assets										
Investment in bank subsidiaries	407,809	8.36	188,734	4.60	379,280	7.83	182,239		116.08	
Common and preferred stock	407,809	8.36	188,734	4.60	379,280	7.83	182,239		116.08	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	4,068,691	83.37	3,248,759	79.19	3,939,902	81.29	3,371,754		25.24	
Common and preferred stock	4,068,691	83.37	3,248,759	79.19	3,939,902	81.29	3,371,754		25.24	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	390,342	8	657,772	16.03	508,918	10.50	1,394,518		-40.66	
Cash and due from unrelated depository institution	10	0	0	0	8	0	5			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	13,253	0.27	7,302	0.18	18,459	0.38	5,829		81.50	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	4,880,105	100.00	4,102,567	100.00	4,846,567	100.00	4,954,345		18.95	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	337,000	6.91	638,000	15.55	438,000	9.04	1,357,000		-47.18	
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	19,891	0.41	756	0.02	32,006	0.66	9,096		2531.08	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	356,891	7.31	638,756	15.57	470,006	9.70	1,366,096		-44.13	
Equity Capital	4,523,214	92.69	3,463,811	84.43	4,376,561	90.30	3,588,249		30.58	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	2	0	2	0	2	0	2		0.00	
Common surplus	4,182,672	85.71	3,076,601	74.99	4,182,672	86.30	3,076,601		35.95	
Retained earnings	384,583	7.88	387,208	9.44	252,334	5.21	511,646		-0.68	
Accumulated other comprehensive income	-44,043	-0.90	0	0	-58,447	-1.21	0			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	4,880,105	100.00	4,102,567	100.00	4,846,567	100.00	4,954,345		18.95	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	10.92			-20.86			-2.02			1.96	9.68	5			
Bank net income / Average equity investment in banks	13.44			14.01			5.39			21.51	10.51	95			
Nonbank net income / Average equity investment in nonbanks	12.65			-30.54			-2.36			2.50	7.89	36			
Subsidiary HCs net income / Average equity investment in sub HCs											8.55				
Bank net income / Parent net income	10.24									40.02	82.22	18			
Nonbank net income / Parent net income	98.02									88.69	5.93	96			
Subsidiary holding companies' net income / Parent net income											74				
Leverage															
Total liabilities / Equity capital	7.89			18.44			10.74			38.07	20.43	78			
Total debt / Equity capital	7.45			18.42			10.01			37.82	14.31	82			
Total debt + notes payable to subs that issued TPS / Equity capital	7.45			18.42			10.01			37.82	16.36	82			
Total debt + Loans guaranteed for affiliate / Equity capital	7.45			18.42			10.01			37.82	14.56	82			
Total debt / Equity capital – excess over fair value	7.45			18.42			10.01			37.82	14.51	82			
Long-term debt / Equity capital	7.45			18.42			10.01			37.82	13.04	83			
Short-term debt / Equity capital	0			0			0			0	1.02	36			
Current portion of long-term debt / Equity capital	0			0			0			0	0.05	40			
Excess cost over fair value / Equity capital	0			0			0			0	0.12	38			
Long-term debt / Consolidated long-term debt	8.07			10.06			7.73			19.45	28.44	44			
Double Leverage															
Equity investment in subs / Equity capital	98.97			99.24			98.69			99.05	103.22	21			
Total investment in subs / Equity capital	98.97			99.24			98.69			99.05	111.07	11			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.09									-0.37	0.36	13			
Equity investment in subs – equity cap / Net income-div (X)											1.22				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-17.64			34.76			152.90			145.03	177.68	42			
Cash from ops + noncash items + op expense / Op expense + dividend	-95.67			-42.48			191.15			155.81	190.27	40			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.41			80.62			89.74			107.44	116.34	47			
Pretax operating income + interest expense / Interest expense	-1,561.24			-54.32			228.70			139.53	1,968.54	12			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-1,561.24			-54.32			228.70			139.53	1,632.83	10			
Dividends + interest from subsidiaries / Interest expense + dividends	8.51			28.18			393.99			175.65	210.80	45			
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0	16.52	30			
Net income / Current part of long-term debt + preferred dividends (X)											57.11				
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.17			0.48			1.60			0.76	2.64	43			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.04				
Nonaccrual											0.54				
Total											0.58				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49			
To nonbank subsidiaries	0			0			0			0	0.10	46			
To subsidiary holding companies	0			0			0			0	0	49			
Total	0			0			0			0	0.10	46			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	83.27			93.37			81.13			87.36	5.62	96			
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50			
Combined foreign nonbank subsidiary assets	8.37			6.50			8.53			7.13	0.19	95			

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Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....							10.56			6.81	57.84	5			
Dividends declared / Net income	0.43									2.28	33.08	8			
Net income – dividends / Average equity	10.88			-20.91			-2.08			1.92	6.46	8			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			368.40			342.24	178.13	85			
Dividends from nonbank subsidiaries	0			0			1,561.20			2,382.56	7.53	98			
Dividends from subsidiary holding companies.....	0			0			0			0	21.40	42			
Dividends from all subsidiaries	0			0			1,929.59			2,724.80	260.40	97			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			64.02			19.54	66.55	15			
Interest income from bank subsidiaries.....	0.69			31.64			17.47			57.97	0.54	98			
Management and service fees from bank subsidiaries	0			0			0			0	1.55	36			
Other income from bank subsidiaries.....	0			0			0			0	0	46			
Operating income from bank subsidiaries	0.69			31.64			81.49			77.51	69.36	57			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0									61.37	82.95	51			
Interest income from nonbank subsidiaries.....	0									0	20.25	26			
Management and service fees from nonbank subsidiaries	0									0	1.92	38			
Other income from nonbank subsidiaries.....	0									0	1.06	43			
Operating income from nonbank subsidiaries	0									61.37	150.41	31			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....											61.23				
Interest income from subsidiary holding companies											6.54				
Management and service fees from subsidiary holding companies.....											0.36				
Other income from subsidiary holding companies											0.29				
Operating income from subsidiary holding companies.....											76.49				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			18.11			9.15	67.32	23			
Interest income from bank subsidiaries.....	22.20			100			4.94			27.15	0.80	97			
Management and service fees from bank subsidiaries	0			0			0			0	1.81	36			
Other income from bank subsidiaries.....	0			0			0			0	0.03	44			
Operating income from bank subsidiaries	22.20			100			23.05			36.30	78.80	21			
Dividends from nonbank subsidiaries	0			0			76.73			63.70	2.65	96			
Interest income from nonbank subsidiaries.....	0			0			0			0	1.19	30			
Management and service fees from nonbank subsidiaries	0			0			0			0	0.06	41			
Other income from nonbank subsidiaries.....	0			0			0			0	0.04	44			
Operating income from nonbank subsidiaries	0			0			76.73			63.70	7.29	91			
Dividends from subsidiary holding companies.....	0			0			0			0	4.52	43			
Interest income from subsidiary holding companies	0			0			0			0	0.20	44			
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49			
Other income from subsidiary holding companies	0			0			0			0	0	48			
Operating income from subsidiary holding companies.....	0			0			0			0	6.08	40			
Loans and advances from subsidiaries / Short term debt.....											83.37				
Loans and advances from subsidiaries / Total debt	0			0			0			0	28.33	11			